

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of Financial and Insurance Services**

**Zina Morgan,**

**Petitioner,**

**v**

**Case No. 03-382-L  
Docket No. 2003-1517**

**Office of Financial and Insurance  
Services,**

**Respondent.**

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**For the Petitioner:**

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**For the Respondent:**

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**Issued and entered  
this 26<sup>th</sup> day of April 2004  
by John R. Schoonmaker  
Special Deputy Commissioner**

**FINAL DECISION**

**I  
BACKGROUND**

The Administrative Law Judge issued a Proposal for Decision dated March 4, 2004. He recommended that a default be entered against the Petitioner and that the denial of an insurance producer's license be upheld. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

## **II ORDER**

Therefore, it is ORDERED that:

1. A default is entered against the Petitioner.
2. The denial of an insurance producer's license is upheld.